



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**FIRSTBANK HOLDING COMPANY**

**BHC Name**

**City/State** [LAKEWOOD, CO](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [28,694,604](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**FIRSTBANK HOLDING COMPANY**  
12345 W COLFAX AVENUE  
  
**LAKewood, CO 80215**

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## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	29,129,881			25,454,219			26,472,878			22,036,982			19,107,642		
Net income (\$000) .....	163,085			142,807			309,429			237,688			270,800		
Number of BHCs in peer group .....	132			131			130			128			125		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.63	2.67	42	2.65	2.65	48	2.58	2.60	42	2.94	2.77	58	3.48	3.01	72
+ Non-interest income .....	0.47	0.96	21	0.55	1.11	25	0.54	1.04	23	0.57	1.21	24	0.70	1.32	21
- Overhead expense .....	1.59	2.17	12	1.69	2.24	17	1.59	2.17	12	1.92	2.57	20	2.28	2.69	30
- Provision for credit losses .....	0.05	0.09	45	0.05	-0.15	84	0.01	-0.09	76	0.20	0.51	14	0.07	0.15	28
+ Securities gains (losses) .....	0	0	43	0	0.01	44	0	0.01	42	0	0.02	16	0	0.01	50
+ Other tax equivalent adjustments .....	0	0	86	0	0	5	0.01	0	91	0.01	0	90	0.02	0	92
= Pretax net operating income (tax equivalent) .....	1.46	1.40	60	1.46	1.79	24	1.52	1.66	40	1.40	1.04	76	1.85	1.56	74
Net operating income .....	1.12	1.06	60	1.12	1.36	25	1.17	1.26	44	1.08	0.81	75	1.42	1.19	75
Net income .....	1.12	1.06	60	1.12	1.35	26	1.17	1.26	44	1.08	0.82	74	1.42	1.19	75
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18				1.17
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.76	3.12	24	2.81	3.14	27	2.72	3.06	25	3.21	3.55	24	4.07	4.41	28
Interest expense .....	0.05	0.24	4	0.08	0.27	9	0.07	0.25	11	0.17	0.52	6	0.49	1.08	11
Net interest income (tax equivalent) .....	2.71	2.88	33	2.73	2.85	38	2.65	2.80	34	3.03	3.01	45	3.58	3.33	59
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.02	0.08	38	0.02	0.13	23	0.01	0.11	19	0.03	0.27	10	0.03	0.21	16
Earnings coverage of net loan and lease losses (X) .....	134.76	-9.51	86	147.87	4.52	93	201.17	39.72	93	106.88	22.91	91	98.85	24.40	91
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.03	1.17	36	1.15	1.39	31	1.09	1.23	38	1.14	1.58	24	0.95	0.83	65
Allowance for loan and lease losses / Total loans and leases .....	1.03	1.15	38	1.15	1.37	34	1.09	1.20	41	1.13	1.55	25	0.95	0.81	65
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.08	0.41	6	0.11	0.63	6	0.08	0.49	4	0.09	0.71	4	0.05	0.57	4
30–89 days past due loans and leases / Total loans and leases .....	0.30	0.32	56	0.23	0.27	59	0.36	0.32	64	0.51	0.39	71	0.55	0.43	73
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-2.35	3.09	28	-11.08	-1.82	23	-8.77	-2.33	31	-4.29	3.20	29	-7.80	14.45	5
Net short-term noncore funding dependence .....	-2.63	-1.79	37	-11.56	-8.21	33	-9.15	-7.71	40	-4.72	-4.76	44	-8.62	3.38	14
Net loans and leases / Total assets .....	52.70	61.60	22	49.27	59.81	18	47.32	58.67	17	53.20	61.58	20	57.06	63.77	23
<b>Capitalization</b>															
Tier 1 leverage ratio .....	7.19	9.08	9	7.49	9.11	11	7.35	8.98	13	7.94	9.13	14	9.11	9.76	37
Holding company equity capital / Total assets .....	4.63	10.04	1	7.44	10.88	7	7.05	10.71	5	8.02	11.16	8	9.23	12.43	14
Total equity capital (including minority interest) / Total assets .....	4.63	10.14	0	7.44	11.01	5	7.05	10.82	3	8.02	11.29	6	9.23	12.57	10
Common equity tier 1 capital / Total risk-weighted assets .....	13.29	11.90	77	14.83	12.69	82	14.22	12.42	79	15.77	12.38	86	16.50	12.17	90
Net loans and leases / Equity capital (X) .....	11.38	6.22	97	6.62	5.51	75	6.71	5.53	75	6.63	5.58	75	6.18	5.21	73
Cash dividends / Net income .....	47.47	34	78	54.11	25.30	96	49.98	28.27	90	64.59	42.30	83	46.79	33.12	77
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	7	7.91	59	18.84	9.29	81	17.91	10.50	80	22.53	16.68	68	7.50	9.26	56
Equity capital .....	-33.44	-0.29	0	5.71	9.31	43	3.72	7.46	44	6.48	6.99	53	9.36	10.49	61
Net loans and leases .....	14.44	11.87	68	4.05	0.79	75	4.89	3.36	61	14.24	9.07	75	6.74	9.10	56
Noncore funding .....	54.16	10.50	83	-15.20	-23.76	61	-19.25	-14.79	39	-24.23	-12.18	37	115.85	6.59	97
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital .....	91.05	103.92	4	93.72	103.07	9	94.09	103.22	7	92.84	102.81	7	93.14	103.22	7
Cash from ops + noncash items + op expense / Op expense + dividends .....	131.61	116.54	60	100.92	130.64	35	95.57	154.48	21	111.47	147.24	35	135.18	190.27	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	289,255	288,166	571,193	557,784	536,290	0.38	33.17
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	279,234	277,776	550,767	536,696	518,007	0.52	31.45
Tax-exempt income on loans and leases.....	10,021	10,390	20,426	21,088	18,283	-3.55	109.78
Estimated tax benefit on income on loans and leases.....	2,632	2,726	4,582	5,465	4,497	-3.46	3.13
Income on loans and leases (tax equivalent).....	291,887	290,892	575,775	563,249	540,787	0.34	32.82
Investment interest income (tax equivalent).....	95,146	54,633	120,243	115,810	196,092	74.16	18.20
Interest on balances due from depository institutions.....	1,006	480	1,413	3,913	17,281	109.58	12.53
Interest income on other earning assets.....	2,759	1,050	2,350	1,444	1,669	162.76	647.70
Total interest income (tax equivalent).....	390,798	347,055	699,781	684,416	755,829	12.60	29.61
Interest on time deposits of \$250K or more .....	710	1,120	1,921	5,275	7,187	-36.61	51.39
Interest on time deposits < \$250K.....	1,524	2,692	4,511	11,672	15,604	-43.39	19.53
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,956	2,026	3,369	13,360	65,698	-3.46	-43.70
Interest on other borrowings and trading liabilities.....	3,305	3,879	8,220	6,526	2,724	-14.80	-25.23
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	7,495	9,717	18,021	36,833	91,213	-22.87	-22.23
Net interest income (tax equivalent).....	383,303	337,338	681,760	647,583	664,616	13.63	31.32
Non-interest income.....	68,729	69,488	143,232	126,328	134,240	-1.09	7.05
Adjusted operating income (tax equivalent) .....	452,032	406,826	824,992	773,911	798,856	11.11	26.95
Overhead expense.....	231,329	215,649	422,093	423,771	435,809	7.27	21.62
Provision for credit losses.....	7,516	6,074	3,419	43,482	12,567		44.23
Securities gains (losses) .....	0	13	75	0	69	-100.00	-100.00
Other tax equivalent adjustments .....	13	-210	1,554	1,177	3,384		-92.78
Pretax net operating income (tax equivalent).....	213,358	185,385	401,598	307,774	354,010	15.09	31.96
Applicable income taxes .....	45,157	37,287	81,445	57,307	68,442	21.11	-1.64
Tax equivalent adjustments .....	5,116	5,291	10,724	12,779	14,768	-3.31	-58.55
Applicable income taxes (tax equivalent).....	50,273	42,578	92,169	70,086	83,210	18.07	-13.70
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	163,085	142,807	309,429	237,688	270,800	14.20	57.67
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	163,085	142,807	309,429	237,688	270,800	14.20	57.67
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	163,085	142,807	309,429	237,688	270,800	14.20	57.67
Investment securities income (tax equivalent).....	95,146	54,633	120,243	115,810	196,092	74.16	18.20
US Treasury and agency securities (excluding mortgage-backed securities) .....	20,417	2,240	9,840	8,734	22,250	811.47	355.43
Mortgage-backed securities .....	58,247	34,567	76,216	63,338	122,009	68.50	45.48
All other securities .....	16,482	17,826	34,187	43,738	51,833	-7.54	-54.18
Cash dividends declared.....	77,420	77,278	154,665	153,526	126,704	0.18	90.78
Common .....	77,137	76,966	154,051	152,923	126,146	0.22	91.13
Preferred.....	283	312	614	603	558	-9.29	28.05

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.68	2.90	31	2.73	2.92	35	2.64	2.85	31	3.11	3.27	33	3.96	4	48
Less: Interest expense .....	0.05	0.22	5	0.08	0.25	11	0.07	0.23	12	0.17	0.48	10	0.48	0.98	12
Equals: Net interest income (tax equivalent) .....	2.63	2.67	42	2.65	2.65	48	2.58	2.60	42	2.94	2.77	58	3.48	3.01	72
Plus: Non-interest income.....	0.47	0.96	21	0.55	1.11	25	0.54	1.04	23	0.57	1.21	24	0.70	1.32	21
Equals: adjusted operating income (tax equivalent) .....	3.10	3.67	17	3.20	3.82	19	3.12	3.70	20	3.51	4.04	25	4.18	4.41	39
Less: Overhead expense.....	1.59	2.17	12	1.69	2.24	17	1.59	2.17	12	1.92	2.57	20	2.28	2.69	30
Less: Provision for credit losses.....	0.05	0.09	45	0.05	-0.15	84	0.01	-0.09	76	0.20	0.51	14	0.07	0.15	28
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	44	0	0.01	46	0	0.01	42	0	0.02	17	0	0.01	50
Plus: other tax equivalent adjustments .....	0	0	86	0	0	5	0.01	0	91	0.01	0	90	0.02	0	92
Equals: Pretax net operating income (tax equivalent) .....	1.46	1.40	60	1.46	1.79	24	1.52	1.66	40	1.40	1.04	76	1.85	1.56	74
Less: Applicable income taxes (tax equivalent).....	0.35	0.33	59	0.33	0.41	27	0.35	0.38	42	0.32	0.23	76	0.44	0.36	74
Less: Minority interest.....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.12	1.06	60	1.12	1.36	25	1.17	1.26	44	1.08	0.81	75	1.42	1.19	75
Plus: Net extraordinary items.....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.12	1.06	60	1.12	1.35	26	1.17	1.26	44	1.08	0.82	74	1.42	1.19	75
Memo: Net income (last four quarters) .....	1.16	1.12	58	1.11	1.25	35	1.17	1.26	44	1.08	0.82	74	1.42	1.19	75
Net income—BHC and noncontrolling (minority) interest .....	1.12	1.07	58	1.12	1.37	25	1.17	1.27	42	1.08	0.83	74	1.42	1.20	75
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	97.19	92.97	92	97.07	93.15	90	97.18	93.08	91	96.85	92.32	92	97.11	91.05	96
Average interest-bearing funds / Average assets.....	83.32	60.12	95	82.18	62.32	94	82.51	61.99	94	82.17	64.06	94	83.36	65.57	95
Interest income (tax equivalent) / Average earning assets .....	2.76	3.12	24	2.81	3.14	27	2.72	3.06	25	3.21	3.55	24	4.07	4.41	28
Interest expense / Average earning assets.....	0.05	0.24	4	0.08	0.27	9	0.07	0.25	11	0.17	0.52	6	0.49	1.08	11
Net interest income (tax equivalent) / Average earning assets .....	2.71	2.88	33	2.73	2.85	38	2.65	2.80	34	3.03	3.01	45	3.58	3.33	59
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent).....	4.06	4.01	61	4.33	4.05	71	4.27	4.01	69	4.50	4.27	68	4.90	5.09	44
Interest-bearing bank balances .....	0.21	0.42	6	0.07	0.11	13	0.10	0.14	12	0.27	0.27	52	1.85	2.04	37
Federal funds sold and reverse repos.....		0.58			0.26			0.25				0.68		2.44	
Trading assets .....		0.52			0.42			0.45				0.60		0.99	
Total earning assets .....	2.72	3.09	24	2.76	3.11	26	2.68	3.04	25	3.15	3.51	25	4.01	4.36	27
Investment securities (tax equivalent) .....	1.47	1.85	16	1.09	1.80	6	1.11	1.77	6	1.66	2.25	11	3.06	2.76	79
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.52	1.22	77	0.77	1.28	23	1.07	1.14	46	1.32	1.75	30	2.58	2.32	74
Mortgage-backed securities .....	1.21	1.78	6	0.77	1.56	3	0.81	1.57	1	1.09	2.05	2	2.68	2.61	62
All other securities .....	4.56	2.82	91	4.72	2.91	90	4.56	2.81	88	4.92	3.24	88	5.36	4.06	84
Interest-bearing deposits .....	0.04	0.20	3	0.06	0.24	7	0.05	0.21	6	0.17	0.53	7	0.56	1.10	12
Time deposits of \$250K or more .....	0.53	0.50	58	0.71	0.76	50	0.64	0.66	48	1.31	1.42	37	1.99	1.96	47
Time deposits < \$250K .....	0.33	0.44	38	0.55	0.72	34	0.47	0.62	35	1.09	1.36	23	1.49	1.82	29
Other domestic deposits .....	0.02	0.17	0	0.02	0.17	2	0.02	0.15	2	0.08	0.36	2	0.46	0.93	14
Foreign deposits .....		0.25			0.12			0.14				0.42		1.19	
Federal funds purchased and repos.....		0.36			0.19		0	0.17	9	0.66	0.62	67	0	1.86	2
Other borrowed funds and trading liabilities .....	5.32	1.24	98	9.62	1.31	99	10.39	1.27	99	9.38	1.50	99	2.51	2.38	61
All interest-bearing funds .....	0.06	0.36	0	0.09	0.40	5	0.08	0.37	4	0.20	0.74	2	0.57	1.49	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	68,729		69,488		143,232		126,328		134,240						
Fiduciary activities income .....	0		0		0		0		0						
Service charges on deposit accounts - domestic .....	24,200		20,937		45,793		42,552		51,510						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	5,101		274		652		-749		-17						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	-2,418		4,674		9,297		10,071		5,683						
Other non-interest income.....	41,846		43,603		87,490		74,454		77,064						
Total overhead expenses .....	231,329		215,649		422,093		423,771		435,809						
Personnel expense.....	131,512		132,631		242,098		249,153		253,691						
Net occupancy expense.....	24,090		24,849		49,479		51,000		49,645						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	53		53		106		106		106						
Other operating expenses.....	75,674		58,116		130,410		123,512		132,367						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees .....	2,789		2,750		2,714		2,836		2,973						
Average personnel expense per employee.....	47.15		48.23		89.20		87.85		85.33						
Average assets per employee.....	10,444.56		9,256.08		9,754.19		7,770.45		6,427.06						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.35	11	0	2.15	10	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income .....	51.76	59.40	23	53.73	59.03	28	51.74	59.28	20	55.59	62.28	27	55.34	61.29	23
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.59	2.17	12	1.69	2.24	17	1.59	2.17	12	1.92	2.57	20	2.28	2.69	30
Personnel expense.....	0.90	1.20	15	1.04	1.25	26	0.91	1.21	19	1.13	1.30	31	1.33	1.41	41
Net occupancy expense.....	0.17	0.22	22	0.20	0.24	25	0.19	0.23	27	0.23	0.26	34	0.26	0.28	42
Other operating expenses.....	0.52	0.72	19	0.46	0.73	11	0.49	0.72	12	0.56	0.94	14	0.69	0.97	27
Overhead less non-interest income .....	1.12	1.19	39	1.15	1.10	47	1.05	1.10	38	1.35	1.25	55	1.58	1.32	66
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	51.18	58.92	21	53.01	58.45	25	51.16	58.83	20	54.76	61.82	24	54.55	60.64	22
Personnel expense.....	29.09	32.65	27	32.60	33.10	42	29.35	32.93	27	32.19	32.36	44	31.76	32.39	44
Net occupancy expense.....	5.33	6.14	32	6.11	6.33	46	6	6.23	48	6.59	6.58	51	6.21	6.52	44
Other operating expenses.....	16.75	19.36	29	14.30	18.60	19	15.82	19.18	24	15.97	22.28	20	16.58	21.20	26
Total non-interest income .....	15.20	25.40	27	17.08	28.18	25	17.36	27.67	28	16.32	28.83	24	16.80	29.23	24
Fiduciary activities income .....	0	2.23	13	0	2.24	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts .....	5.35	3.45	81	5.15	3.19	83	5.55	3.27	85	5.50	3.27	84	6.45	3.88	84
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0	2.25	7	0	2.52	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue.....	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	1.13	1.38	73	0.07	0.55	33	0.08	0.60	32	-0.10	0.01	23	0	0.28	12
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	-0.53	1.51	6	1.15	3.83	35	1.13	3.30	37	1.30	3.92	40	0.71	1.86	33
Other non-interest income.....	9.26	9.09	65	10.72	9.26	70	10.60	9.27	69	9.62	9.65	59	9.65	10.04	60
Overhead less non-interest income .....	35.97	32.73	55	35.93	29.94	66	33.80	30.52	55	38.43	31.93	67	37.75	31.06	66
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.16	21.22	48	20.11	21.54	32	20.28	21.18	36	18.62	18.63	44	19.33	20.56	38
Applicable income tax + TE / Pretax net operating income + TE .....	23.56	23.38	58	22.97	23.10	49	22.95	22.67	55	22.77	21.18	55	23.50	23.23	56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	14,289,443	11,932,040	12,797,878	11,276,010	10,698,436	19.76	52.16
Commercial and industrial loans .....	272,315	757,824	331,149	1,233,899	188,546	-64.07	60.47
Loans to individuals .....	75,218	70,186	72,688	71,463	87,396	7.17	-17.44
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	22		-100.00
Other loans and leases .....	641,287	607,958	604,550	586,957	530,628	5.48	123.85
Less: Unearned income .....	19	0	0	0	0		
Loans and leases, net of unearned income .....	15,278,244	13,368,008	13,806,265	13,168,329	11,505,028	14.29	53.73
Less: Allowance for loan and lease losses .....	156,782	154,223	150,867	149,408	109,093	1.66	65.18
Net loans and leases .....	15,121,462	13,213,785	13,655,398	13,018,921	11,395,935	14.44	53.62
Debt securities that reprice or mature in over 1 year .....	10,967,133	9,432,147	11,404,217	8,794,043	5,656,490	16.27	82.07
Mutual funds and equity securities .....	471	634	644	155	215	-25.71	
Subtotal .....	26,089,066	22,646,566	25,060,259	21,813,119	17,052,640	15.20	64.42
Interest-bearing bank balances .....	373,865	1,659,647	1,603,039	1,090,000	1,127,543	-77.47	7.18
Federal funds sold and reverse repos .....	0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....	818,848	1,225,408	939,456	271,634	764,580	-33.18	522.47
Trading assets .....	0	0	0	0	0		
Total earning assets .....	27,281,779	25,531,621	27,602,754	23,174,753	18,944,763	6.85	66.13
Non-interest-bearing cash and due from depository institutions .....	242,599	364,323	326,506	372,663	189,369	-33.41	28.77
Premises, fixed assets, and leases .....	282,727	295,825	294,981	310,465	329,322	-4.43	-14.85
Other real estate owned .....	5,441	5,031	2,421	3,192	1,124	8.15	57.76
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		-100.00
Intangible and other assets .....	882,058	620,156	628,191	609,868	506,734	42.23	125.98
Total assets .....	28,694,604	26,816,956	28,854,853	24,470,941	19,971,312	7.00	65.51
Quarterly average assets .....	29,426,728	26,185,768	27,969,169	23,816,650	19,675,376	12.38	71.93
Average loans and leases (YTD) .....	14,384,299	13,431,892	13,498,720	12,517,936	11,041,088	7.09	47.59
<b>Memoranda</b>							
Loans held-for-sale .....	2,080	9,788	10,647	19,248	21,299	-78.75	-40.13
Loans not held-for-sale .....	15,276,164	13,358,220	13,795,618	13,149,081	11,483,729	14.36	53.76
Real estate loans secured by 1–4 family .....	8,269,839	7,206,495	7,572,926	7,086,139	6,778,578	14.76	37.54
Commercial real estate loans .....	6,016,748	4,720,054	5,221,178	4,183,920	3,913,298	27.47	78.27
Construction and land development .....	1,186,193	937,112	1,002,271	894,196	945,839	26.58	23.32
Multifamily .....	1,274,282	877,235	1,019,964	644,497	606,386	45.26	203.88
Nonfarm nonresidential .....	3,556,273	2,905,707	3,198,943	2,645,227	2,361,073	22.39	78.36
Real estate loans secured by farmland .....	2,856	5,491	3,774	5,951	6,560	-47.99	-19.71
Total investment securities .....	11,786,452	10,658,189	12,344,317	9,065,832	6,421,285	10.59	89.21
U.S. Treasury securities .....	666,387	0	0	0	509,050		293.45
US agency securities (excluding mortgage-backed securities) .....	1,915,618	782,779	1,708,991	336,777	208,972	144.72	387.44
Municipal securities .....	714,153	782,270	751,352	741,474	891,824	-8.71	-38.50
Mortgage-backed securities .....	8,489,823	9,092,506	9,883,330	7,987,426	4,811,224	-6.63	88.48
Asset-backed securities .....	0	0	0	0	0		-100.00
Other debt securities .....	0	0	0	0	0		
Mutual funds and equity securities .....	471	634	644	155	215	-25.71	
Available-for-sale securities .....	9,651,169	9,896,196	11,254,284	8,088,336	4,993,149	-2.48	159.14
U.S. Treasury securities .....	96,244	0	0	0	509,050		-43.18
US agency securities (excluding mortgage-backed securities) .....	1,118,385	782,779	1,261,773	336,777	193,973	42.87	4331.88
Municipal securities .....	260,057	304,637	304,794	195,073	235,432	-14.63	-37.50
Mortgage-backed securities .....	8,176,483	8,808,780	9,687,717	7,556,486	4,054,694	-7.18	162.71
Asset-backed securities .....	0	0	0	0	0		-100.00
Other debt securities .....	0	0	0	0	0		
Mutual funds and equity securities .....	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	-68,848	56,158	47,717	70,086	63,451		
Available-for-sale securities appreciation (depreciation) .....	-1,061,661	29,610	-43,213	78,395	50,939		
Structured notes, fair value .....	356,636	25,014	397,977	0	0	1325.75	51.96
Pledged securities .....	1,816,623	1,458,911	1,432,303	1,140,399	1,108,569	24.52	26.06

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,688,467	2,835,564	2,744,608	2,084,182	1,543,087	-5.19	98.05
NOW, ATS and transaction accounts .....	908,853	777,632	865,429	742,520	597,616	16.87	63.56
Time deposits less brokered deposits < \$250K .....	892,094	950,378	929,339	996,864	1,141,872	-6.13	-1.04
MMDA and other savings accounts .....	22,175,691	19,530,933	21,790,250	17,712,662	14,174,093	13.54	77.13
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	26,665,105	24,094,507	26,329,626	21,536,228	17,456,668	10.67	73.89
Time deposits of \$250K or more .....	249,049	292,352	274,721	340,470	480,329	-14.81	5.43
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	316,499	69,358	54,864	64,973	62,286	356.33	247.95
Other borrowings w/remaining maturity over 1 year .....	13,899	14,167	14,035	14,296	14,543	-1.89	-7.98
Brokered deposits < \$250K .....	0	0	0	5,802	4,435		-100.00
Noncore funding .....	579,447	375,877	343,620	425,541	561,593	54.16	65.58
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		-100.00
Other liabilities .....	121,337	350,277	146,145	546,741	109,962	-65.36	-7.34
Total liabilities .....	27,365,889	24,820,661	26,819,391	22,508,510	18,128,223	10.25	72.48
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	17,881	20,767	20,302	21,730	21,535	-13.90	30.80
Common stock .....	114,106	103,158	112,579	90,073	70,317	10.61	169.09
Common surplus .....	37,010	36,974	42,591	42,450	38,200	0.10	64.84
Retained earnings .....	1,959,245	1,813,098	1,892,532	1,749,199	1,674,718	8.06	45.80
Accumulated other comprehensive income .....	-799,527	22,298	-32,542	58,979	38,319		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,328,715	1,996,295	2,035,462	1,962,431	1,843,089	-33.44	-9.69
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,328,715	1,996,295	2,035,462	1,962,431	1,843,089	-33.44	-9.69
Total liabilities and capital .....	28,694,604	26,816,956	28,854,853	24,470,941	19,971,312	7.00	65.51
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,688,468	2,835,564	2,744,608	2,084,182	1,543,087	-5.19	98.05
Interest-bearing deposits .....	24,225,686	21,551,295	23,859,739	19,798,318	16,398,345	12.41	70.35
Total deposits .....	26,914,154	24,386,859	26,604,347	21,882,500	17,941,432	10.36	72.77
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,035,462	1,962,431	1,962,431	1,843,089	1,685,387		
Accounting restatements .....	0	6,185	0	0	168		
Net income .....	163,085	142,807	309,429	237,688	270,800		
Net sale of new perpetual preferred stock .....	-4,262	-1,729	-3,218	-548	323		
Net sale of new common stock .....	-21,165	560	13,006	15,067	-2,024		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	77,420	77,278	154,665	153,526	126,704		
Change in other comprehensive income .....	-766,985	-36,681	-91,521	20,661	15,139		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,328,715	1,996,295	2,035,462	1,962,431	1,843,089		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	49.80	38.78	71	44.49	36.32	70	44.35	36.25	70	46.08	36.22	68	53.57	37.78	73
Commercial and industrial loans .....	0.95	11.05	3	2.83	12.25	6	1.15	10.76	3	5.04	13.52	12	0.94	12.02	5
Loans to individuals .....	0.26	3.52	21	0.26	3.48	19	0.25	3.36	21	0.29	3.40	20	0.44	4.20	23
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	23
Other loans and leases.....	2.23	4.45	33	2.27	4.22	34	2.10	4.47	32	2.40	4.63	32	2.66	5.01	37
Net loans and leases.....	52.70	61.60	22	49.27	59.81	18	47.32	58.67	17	53.20	61.58	20	57.06	63.77	23
Debt securities over 1 year.....	38.22	19.46	96	35.17	17.61	96	39.52	19.46	97	35.94	15.55	97	28.32	14.60	96
Mutual funds and equity securities .....	0	0.05	33	0	0.06	37	0	0.06	32	0	0.05	31	0	0.06	31
Subtotal .....	90.92	82.34	93	84.45	78.32	75	86.85	79.22	80	89.14	78.16	92	85.39	79.65	63
Interest-bearing bank balances .....	1.30	4.59	18	6.19	9.11	31	5.56	8.50	38	4.45	7.51	31	5.65	3.06	76
Federal funds sold and reverse repos .....	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	2.85	1.68	77	4.57	1.53	90	3.26	1.56	86	1.11	1.68	44	3.83	1.91	81
Trading assets .....	0	0.55	20	0	0.60	18	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	95.08	90.95	91	95.21	91.43	90	95.66	91.77	90	94.70	91.05	91	94.86	89.53	96
Non-interest cash and due from depository institutions.....	0.85	1.01	38	1.36	1.01	78	1.13	0.82	78	1.52	1.07	88	0.95	1.14	35
Other real estate owned.....	0.02	0.01	76	0.02	0.02	68	0.01	0.01	60	0.01	0.02	54	0.01	0.03	26
All other assets.....	4.08	7.97	6	3.43	7.50	3	3.21	7.35	4	3.77	7.82	3	4.19	9.27	3
<b>Memoranda</b>															
Short-term investments .....	4.16	7.68	36	10.76	12.01	48	8.81	11.47	41	5.56	11.17	25	9.47	7.63	70
U.S. Treasury securities.....	2.32	1.96	70	0	1.08	12	0	1.47	10	0	0.84	17	2.55	1.03	76
US agency securities (excluding mortgage-backed securities) .....	6.68	0.84	96	2.92	0.77	89	5.92	0.82	95	1.38	0.63	78	1.05	0.54	76
Municipal securities .....	2.49	1.75	68	2.92	1.72	75	2.60	1.73	70	3.03	1.69	73	4.47	1.34	87
Mortgage-backed securities .....	29.59	13.68	94	33.91	12.97	98	34.25	14.14	97	32.64	11.75	98	24.09	11.44	93
Asset-backed securities .....	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0.01	0.35	21	0.04	0.42	29	0.04	0.55	30	0.08	0.52	27	0.11	0.39	36
Loans held for investment .....	53.24	61.41	22	49.81	59.85	18	47.81	58.06	19	53.73	61.72	22	57.50	63.50	25
Real estate loans secured by 1–4 family .....	28.82	12.26	93	26.87	11.69	93	26.24	11.46	91	28.96	11.91	94	33.94	13.29	94
Revolving .....	1.48	1.49	54	1.44	1.45	57	1.31	1.42	56	1.53	1.66	55	2.20	2.07	57
Closed-end, secured by first liens .....	26.91	10.40	93	25.12	9.84	92	24.60	9.67	92	27.05	9.81	95	31.03	10.69	94
Closed-end, secured by junior liens .....	0.44	0.18	85	0.32	0.20	82	0.33	0.17	84	0.38	0.22	82	0.71	0.28	89
Commercial real estate loans .....	20.97	24.34	42	17.60	22.48	35	18.09	22.69	37	17.10	22.22	34	19.59	22.23	43
Construction and land development .....	4.13	3.75	58	3.49	3.35	53	3.47	3.34	58	3.65	3.40	57	4.74	3.44	67
Multifamily.....	4.44	3.69	71	3.27	3.31	60	3.53	3.57	60	2.63	3.12	51	3.04	3.01	58
Nonfarm nonresidential .....	12.39	15.50	39	10.84	14.81	33	11.09	14.57	36	10.81	14.72	33	11.82	14.69	39
Real estate loans secured by farmland.....	0.01	0.35	29	0.02	0.34	37	0.01	0.30	35	0.02	0.33	37	0.03	0.36	38

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	93.53	62.08	98	89.26	59.66	96	92.70	61.05	97	85.63	57.15	93	92.99	57.46	98
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	93.53	62.08	98	89.26	59.66	96	92.70	61.05	97	85.63	57.15	93	92.99	57.46	98
Real estate loans secured by 1–4 family.....	54.13	20.31	95	53.91	19.82	96	54.85	19.86	96	53.81	19.43	97	58.92	20.75	98
Revolving .....	2.78	2.40	57	2.88	2.42	59	2.74	2.43	58	2.85	2.64	57	3.81	3.15	58
Closed-end.....	51.35	17.67	95	51.03	17.22	96	52.11	17.24	96	50.97	16.59	97	55.11	17.39	98
Commercial real estate loans .....	39.38	38.23	45	35.31	36.54	43	37.82	37.86	45	31.77	34.63	42	34.01	33.52	46
Construction and land development.....	7.76	5.97	66	7.01	5.50	64	7.26	5.65	64	6.79	5.26	66	8.22	5.09	75
1–4 family.....	2.47	1.34	76	1.85	1.11	76	2.09	1.18	74	1.87	0.93	78	2.53	0.94	83
Other.....	5.29	4.56	59	5.16	4.33	62	5.17	4.40	60	4.92	4.19	61	5.69	4.02	71
Multifamily.....	8.34	5.72	75	6.56	5.34	66	7.39	5.78	70	4.89	4.96	58	5.27	4.69	67
Nonfarm nonresidential .....	23.28	24.64	44	21.74	24.14	42	23.17	24.56	45	20.09	22.93	39	20.52	22.15	44
Owner-occupied.....	7.99	8.28	51	7.18	8.14	49	7.83	8.29	50	6.66	7.68	43	6.54	7.72	45
Other.....	15.29	16.13	48	14.55	15.71	44	15.34	15.94	46	13.43	14.95	41	13.98	14.34	48
Real estate loans secured by farmland.....	0.02	0.59	33	0.04	0.59	37	0.03	0.54	38	0.05	0.54	37	0.06	0.55	41
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	1.78	18.46	2	5.67	20.98	6	2.40	18.86	3	9.37	22.17	10	1.64	19.53	5
Loans to individuals .....	0.49	6.27	21	0.53	6.28	19	0.53	6.24	22	0.54	6.13	20	0.76	7.13	20
Credit card loans .....	0.41	0.53	71	0.44	0.51	73	0.45	0.53	72	0.45	0.65	72	0.62	0.81	71
Agricultural loans.....	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	23
Other loans and leases.....	4.20	8.30	42	4.55	8.03	46	4.38	8.75	43	4.46	9.09	42	4.61	9.85	38
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	628.89	407.54	87	564.10	383.17	87	580.15	391.81	85	552.79	381.27	82	562.86	391.26	79
Real estate loans secured by 1–4 family.....	363.96	130.40	96	340.69	124.52	95	343.29	126.06	96	347.39	125.03	95	356.63	138.18	95
Revolving .....	18.68	15.55	61	18.19	15.53	61	17.18	15.44	58	18.37	17.42	58	23.07	21.26	59
Closed-end.....	345.29	113.22	96	322.50	107.53	95	326.12	108.85	95	329.02	106.14	96	333.56	115.20	95
Commercial real estate loans .....	264.80	254.23	52	223.14	238.21	43	236.69	245.88	45	205.11	234.65	39	205.88	229.44	42
Construction and land development.....	52.21	38.88	67	44.30	35.52	65	45.43	35.95	63	43.84	35.62	64	49.76	34.95	68
1–4 family.....	16.62	8.60	76	11.71	7.06	76	13.10	7.42	76	12.05	6.34	78	15.32	6.61	79
Other.....	35.58	29.76	59	32.59	28.07	61	32.33	28.11	59	31.79	28.16	58	34.44	27.32	62
Multifamily.....	56.08	39.14	78	41.47	34.78	70	46.24	38.66	73	31.60	32.74	60	31.90	31.04	59
Nonfarm nonresidential .....	156.52	162.28	49	137.37	157.17	38	145.01	158.05	45	129.68	155.06	39	124.22	152.10	41
Owner-occupied.....	53.70	54.20	53	45.40	52.65	45	48.99	52.99	50	42.99	52.37	42	39.60	53.07	41
Other.....	102.82	106.54	47	91.97	102.08	44	96.02	102.54	48	86.69	100.54	39	84.62	97.41	44
Real estate loans secured by farmland.....	0.13	3.62	29	0.26	3.59	36	0.17	3.22	36	0.29	3.44	36	0.35	3.60	38
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	11.98	115.10	3	35.83	127.07	6	15.01	114.45	3	60.49	139.91	12	9.92	122.02	6
Loans to individuals .....	3.31	35.52	24	3.32	35.29	22	3.30	34.55	24	3.50	37.47	22	4.60	43.51	24
Credit card loans .....	2.74	2.76	73	2.81	2.61	73	2.81	2.77	73	2.93	3.30	71	3.75	4.34	71
Agricultural loans.....	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	22
Other loans and leases.....	28.22	50.19	42	28.74	46.75	43	27.41	51.06	40	28.77	49.54	39	27.92	52.44	34
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	31.59	30.64	51	28.30	28.84	49	30.13	30.07	50	25.16	27.32	46	27.57	26.45	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	212.40	203.71	51	178.84	187.37	48	188.60	195.33	51	162.41	183.76	41	166.89	178.57	45
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	266.10	261.50	49	224.24	244.59	41	237.60	252.85	43	205.40	240.85	39	206.49	236.10	41

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	4.16	7.68	36	10.76	12.01	48	8.81	11.47	41	5.56	11.17	25	9.47	7.63	70
Liquid assets .....	40.73	25.39	87	44.37	28.17	89	46.86	29.03	89	39.99	26.22	86	34.28	22.44	80
Investment securities .....	41.08	21.68	96	39.74	19.64	97	42.78	21.63	97	37.05	17.85	96	32.15	16.99	92
Net loans and leases .....	52.70	61.60	22	49.27	59.81	18	47.32	58.67	17	53.20	61.58	20	57.06	63.77	23
Net loans, leases and standby letters of credit .....	52.83	62.44	19	49.39	60.62	16	47.47	59.49	16	53.32	62.48	19	57.26	64.84	22
Core deposits .....	92.93	75.64	99	89.85	74.75	99	91.25	75.71	99	88.01	70.67	99	87.41	63.09	99
Noncore funding .....	2.02	10.86	8	1.40	10.89	2	1.19	10.30	1	1.74	14.13	2	2.81	19.36	1
Time deposits of \$250K or more .....	0.87	1.54	34	1.09	1.81	37	0.95	1.58	34	1.39	2.11	38	2.41	2.94	49
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	0	1.20	13	0	1.20	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0	0.50	32	0	0.52	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	1.10	1.63	52	0.26	0.99	51	0.19	1	45	0.27	1.24	41	0.31	3.01	19
Earning assets that reprice within 1 year .....	11.10	36.16	3	17.14	38.93	6	14.51	37.37	5	17.31	39.38	6	26.43	39.29	15
Interest-bearing liabilities that reprice within 1 year .....	3.29	6.49	26	3.55	7.04	25	3.25	6.39	29	4.45	8.20	31	6.30	10.19	23
Long-term debt that reprices within 1 year .....	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	7.81	28.22	9	13.60	30.25	15	11.26	29.65	11	12.86	29.11	13	20.12	26.63	32
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-2.35	3.09	28	-11.08	-1.82	23	-8.77	-2.33	31	-4.29	3.20	29	-7.80	14.45	5
Net short-term noncore funding dependence .....	-2.63	-1.79	37	-11.56	-8.21	33	-9.15	-7.71	40	-4.72	-4.76	44	-8.62	3.38	14
Short-term investment / Short-term noncore funding .....	235.99	166.36	75	1,085.67	284.81	93	1,020.68	273.46	96	409.10	184.19	87	448.31	77.77	97
Liquid assets - short-term noncore funding / Nonliquid assets .....	65.76	28.61	87	77.98	34.02	90	86.56	36.68	90	64.38	28.18	88	48.94	16.97	87
Net loans and leases / Total deposits .....	56.18	76.80	12	54.18	74.66	9	51.33	72.79	11	59.49	79.43	10	63.52	90.31	10
Net loans and leases / Core deposits .....	56.71	82.80	7	54.84	81.17	6	51.86	78.25	9	60.45	88.34	7	65.28	103.93	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-3.25	-6.37	57	2.86	0.84	88	2.32	0.12	93	3.71	1.57	82	3.54	0.72	96
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-50.19	-13.54	1	1.51	1.94	45	-2.10	-0.25	13	4.15	4.31	58	2.84	1.36	82
Structured notes appreciation (depreciation) / Tier 1 capital .....	-2.05	-0.29	3	0	0.01	37	-0.10	-0.02	12		0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	18.11	23.58	43	7.14	13.42	50	8.83	14.28	48	10.78	11.38	58	22.24	12.67	68
Available-for-sale securities .....	81.88	74.56	57	92.85	84.66	50	91.17	83.77	52	89.22	87.23	42	77.76	85.40	32
U.S. Treasury securities .....	5.65	9.26	53	0	5.52	12	0	6.70	10	0	4.72	16	7.93	6.15	71
US agency securities (excluding mortgage-backed securities) .....	16.25	4.02	90	7.34	4.50	74	13.84	4.12	86	3.71	4.01	66	3.25	3.49	62
Municipal securities .....	6.06	8	54	7.34	8.87	58	6.09	8.22	56	8.18	9.83	57	13.89	7.75	74
Mortgage-backed securities .....	72.03	63.23	60	85.31	66.59	77	80.06	66.54	66	88.10	66.64	77	74.93	67.43	52
Asset-backed securities .....	0	3.36	21	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	0	3.01	8	0	3.17	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities .....	0	0.28	29	0.01	0.32	32	0.01	0.29	31	0	0.35	28	0	0.40	30
Debt securities 1 year or less .....	6.95	8.89	57	11.50	8.69	72	7.61	7.78	62	3	10.55	23	11.91	11.86	60
Debt securities 1 to 5 years .....	9.83	20.02	30	2.04	17.05	9	1.64	18.25	9	37.01	17.03	87	72.92	17.94	96
Debt securities over 5 years .....	83.22	68.75	73	86.45	72.17	71	90.75	71.11	87	59.99	69.86	28	15.17	66.02	6
Pledged securities .....	15.41	30.80	27	13.69	33.87	22	11.60	32.26	21	12.58	35.67	22	17.26	30.57	35
Structured notes, fair value .....	3.03	0.15	93	0.23	0.03	90	3.22	0.11	94	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-58.66	-31.70	23	-8.77	51.37	20	86.72	27.98	83	-28.04	183.32	4	134.11	26.69	89
Investment securities .....	10.59	21.19	41	65.39	33.34	78	36.16	31.36	60	41.18	23.62	78	0.45	11.75	29
Core deposits .....	10.67	9.58	66	21.61	16.88	74	22.26	16.94	75	23.37	26.88	45	5.81	11.23	40
Noncore funding .....	54.16	10.50	83	-15.20	-23.76	61	-19.25	-14.79	39	-24.23	-12.18	37	115.85	6.59	97

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	4,362,261	3,523,455	3,931,385	2,930,308	2,778,686
Commit: Secured commercial real estate loans .....	2,236,467	1,568,539	1,945,116	1,089,967	1,003,189
Commit: Unsecured real estate loans .....	63,791	62,877	63,777	57,750	42,612
Credit card lines (reported semiannually, June/Dec) .....	401,092	405,615	400,678	408,588	420,062
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	38,289	31,665	42,476	29,900	39,809
Commercial and similar letters of credit .....	592	517	517	483	10
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	7,996	30,559	35,216	52,423	40,677
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	328,033	370,353	358,732	375,149	353,399
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec) .....	15.20	24.48	17	13.14	22.45	15	13.62	22.78	18	11.97	22.01	14	13.91	23.52
Standby letters of credit .....	0.13	0.66	12	0.12	0.67	8	0.15	0.65	12	0.12	0.71	10	0.20	0.84
Commercial and similar letters of credit .....	0	0.02	51	0	0.02	49	0	0.02	48	0	0.02	46	0	0.02
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45
Derivative contracts .....	1.17	44.65	12	1.49	49.75	9	1.37	46.30	11	1.75	48.62	7	1.97	68.47
Interest rate contracts .....	1.17	32.11	12	1.49	35.96	9	1.37	32.46	11	1.75	34.36	8	1.97	47.31
Interest rate futures and forward contracts .....	0.03	3.60	34	0.11	5.17	39	0.12	3.25	39	0.21	6.21	34	0.20	10.67
Written options contracts (interest rate) .....	0	1.58	10	0	1.82	9	0	1.41	8	0	2.18	9	0	2.47
Purchased options contracts (interest rate) .....	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65
Interest rate swaps .....	1.14	21.90	18	1.38	20.67	17	1.24	20.49	16	1.53	20.83	15	1.77	28.86
Foreign exchange contracts .....	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12
Futures and forward foreign exchange contracts .....	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....	30.33	46.07	26	26.23	42.93	28	29.12	44.98	29	23.41	42.82	25	25.17	45.53

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	336,029	400,912	393,948	427,572	394,076
Interest rate contracts .....	336,029	400,912	393,948	427,572	394,076
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	7,996	30,559	35,216	52,423	40,677
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	328,033	370,353	358,732	375,149	353,399
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	336,029	400,912	393,948	427,572	394,076
Interest rate contracts .....	336,029	400,912	393,948	427,572	394,076
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	336,029	400,912	393,948	427,572	394,076
One year or less .....	7,996	30,559	35,216	52,423	40,677
Over 1 year to 5 years .....	77,825	58,353	76,281	47,028	7,239
Over 5 years .....	250,208	312,000	282,451	328,121	346,160
Gross negative fair value (absolute value) .....	175	24,424	17,087	38,298	12,275
Gross positive fair value.....	16,371	1,015	930	443	2,161
Held for trading.....	0	0	0	0	0
Non-traded.....	16,371	1,015	930	443	2,161
Current credit exposure on risk-based capital derivative contracts .....	16,270	615	506	0	2,004
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	2.38	9.78	43	7.62	12.57	55	8.94	11.16	60	12.26	14.05	57	10.32	13.49	59
Written options .....	0	5.78	7	0	7.49	7	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0	5.46	7	0	7.20	7	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options .....	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	97.62	74.97	76	92.38	71.23	68	91.06	74.26	63	87.74	68.76	63	89.68	69.75	67
Held for trading .....	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	100	57.94	85	100	56.19	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	100	93.09	67	100	91.87	76	100	92.53	76	100	91.48	75	100	93.86	75
One year or less .....	2.38	31.78	18	7.62	28.05	33	8.94	27.56	35	12.26	32.05	39	10.32	32.17	33
Over 1 year to 5 years .....	23.16	24.76	47	14.56	26.03	31	19.36	27.01	36	11	27.06	25	1.84	30.45	15
Over 5 years .....	74.46	27.14	91	77.82	30.08	93	71.70	29.89	87	76.74	29.56	93	87.84	28.09	96
Gross negative fair value (absolute value) .....	0.05	1.56	7	6.09	1.25	97	4.34	0.98	96	8.96	1.55	99	3.11	0.83	96
Gross positive fair value .....	4.87	1.74	91	0.25	1.68	6	0.24	1.34	7	0.10	2.23	3	0.55	1.19	23
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.07	9	0.01	0.05	38	0.01	0.04	35	0.02	0.07	40	0.01	0.06	33
Gross positive fair value (X) .....	0.01	0.08	29	0	0.07	6	0	0.05	7	0	0.09	3	0	0.07	11
Held for trading (X) .....	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0.01	0.02	56	0	0.01	19	0	0.01	20	0	0.02	14	0	0.01	39
Current credit exposure (X) .....	0.01	0.04	39	0	0.05	12	0	0.04	15	0	0.06	5	0	0.05	16
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.10	0.54	38	0	0.63	12	0	0.46	15	0	0.85	5	0.02	0.73	17

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	150,867	149,408	149,408	109,093	100,085
Gross losses .....	2,801	1,988	6,508	5,499	6,582
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,200	729	4,548	2,332	3,023
Net losses .....	1,601	1,259	1,960	3,167	3,559
Provision for loan and lease losses .....	7,516	6,074	3,419	43,482	12,567
Adjustments .....	0	0	0	0	0
Ending balance .....	156,782	154,223	150,867	149,408	109,093
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.05	0.08	47	0.05	-0.14	84	0.01	-0.09	78	0.20	0.51	14	0.07	0.15	28
Provision for loan and lease losses / Average loans and leases .....	0.10	0.14	52	0.09	-0.25	87	0.03	-0.16	78	0.35	0.82	17	0.11	0.24	33
Provision for loan and lease losses / Net loan and lease losses .....	469.46	198.72	76	482.45	77.32	84	174.44	-105.48	82	1,372.97	487.86	89	353.10	130.58	94
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.03	1.17	36	1.15	1.39	31	1.09	1.23	38	1.14	1.58	24	0.95	0.83	65
Allowance for loan and lease losses / Total loans and leases .....	1.03	1.15	38	1.15	1.37	34	1.09	1.20	41	1.13	1.55	25	0.95	0.81	65
Allowance for loan and lease losses / Net loans and leases losses (X) .....	48.96	28.67	79	61.25	15.27	92	76.97	21.39	91	47.18	11.58	92	30.65	8.03	92
Allowance for loan and lease losses / Nonaccrual assets .....	2,147.40	413.77	96	1,655.64	318.67	96	1,892.22	364.13	95	1,639.50	299.17	96	2,141.18	218.72	96
ALLL / 90+ days past due + nonaccrual loans and leases .....	701.49	319.24	87	433.10	260.68	82	881.39	287.08	93	752.65	244.34	95	547.08	151.73	96
Gross loan and lease losses / Average loans and leases .....	0.04	0.16	27	0.03	0.22	9	0.05	0.19	16	0.04	0.34	8	0.06	0.28	15
Recoveries / Average loans and leases .....	0.02	0.07	18	0.01	0.08	9	0.03	0.08	25	0.02	0.07	17	0.03	0.08	23
Net losses / Average loans and leases .....	0.02	0.08	38	0.02	0.13	23	0.01	0.11	19	0.03	0.27	10	0.03	0.21	16
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	18.44	23.25	42	13.26	16.12	48	82.71	34.67	90	35.43	33.98	62	42.84	36.22	72
Earnings coverage of net loan and lease losses (X) .....	134.76	-9.51	86	147.87	4.52	93	201.17	39.72	93	106.88	22.91	91	98.85	24.40	91
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	-0.01	57	0	0.03	46	0	0.02	33	-0.01	0.04	13	-0.01	0.01	16
Real estate loans secured by 1-4 family .....	0	-0.02	61	0	-0.01	72	0	-0.02	64	0	0.01	51	-0.01	0.01	23
Revolving .....	0	-0.08	75	0	-0.05	62	0	-0.07	69	0.01	0.01	61	-0.02	0.02	22
Closed-end .....	0	-0.02	59	0	-0.01	73	0	-0.01	59	0	0	52	-0.01	0	27
Commercial real estate loans .....	0	0	60	0	0.05	32	0	0.04	17	-0.02	0.07	3	-0.02	0.01	8
Construction and land development .....	0	-0.02	73	0	0	64	0	0	64	-0.04	0	18	0	-0.01	41
1-4 family .....	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other .....	0	-0.01	71	0	-0.01	63	0	0	64	-0.04	0	13	0	-0.01	38
Multifamily .....	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential .....	0	0	58	0	0.07	28	-0.01	0.05	14	-0.02	0.11	1	-0.03	0.02	8
Owner-occupied .....	0	0	60	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45
Other .....	0	0	55	0	0.06	25	-0.01	0.04	14	-0.02	0.08	2	-0.03	0.01	4
Real estate loans secured by farmland .....	0	0	55	0	-0.01	58	0	0	54	-0.55	0.02	1	0	0.01	48
Commercial and industrial loans .....	-0.05	0.10	15	0.01	0.20	25	-0.11	0.17	4	0.04	0.47	15	0.06	0.37	14
Loans to individuals .....	1.06	0.65	75	1.20	0.78	71	0.91	0.71	65	1.48	1.13	72	1.65	1.17	72
Credit card loans .....	1.01	1.99	20	1.42	2.18	31	0.97	1.84	19	1.51	2.92	23	1.52	3.11	22
Agricultural loans .....		0.01			0.03			0.02			0.19		0	0.08	37
Loans to foreign governments and institutions .....		0			0			0			0		0		
Other loans and leases .....	0.42	0.14	86	0.24	0.08	82	0.33	0.10	86	0.39	0.15	83	0.66	0.15	89

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		46,018		30,866		49,530		66,507		63,625
90+ days past due loans and leases .....		15,049		26,294		9,144		10,738		14,846
Nonaccrual loans and leases.....		7,301		9,315		7,973		9,113		5,095
Total past due and nonaccrual loans and leases.....		68,368		66,475		66,647		86,358		83,566
Restructured 30–89 days past due .....		1,283		276		135		1,400		805
Restructured 90+ days past due .....		59		883		512		536		766
Restructured nonaccrual .....		5,919		379		244		1,104		1,717
Total restructured loans and leases .....		7,261		1,538		891		3,040		3,288
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		8,926		8,356		8,013		7,096		11,374
Other real estate owned.....		5,441		5,031		2,421		3,192		1,124
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.30	0.32	56	0.23	0.27	59	0.36	0.32	64	0.51
90+ days past due loans and leases .....	0.10	0.09	71	0.20	0.10	83	0.07	0.10	64	0.08
Nonaccrual loans and leases.....	0.05	0.38	3	0.07	0.58	3	0.06	0.46	5	0.07
90+ days past due and nonaccrual loans and leases.....	0.15	0.53	11	0.27	0.73	14	0.12	0.62	6	0.15
30–89 days past due restructured.....	0.01	0.01	73	0	0.01	53	0	0.01	48	0.01
90+ days past due restructured .....	0	0	69	0.01	0	82	0	0	78	0
Nonaccrual restructured.....	0.04	0.09	41	0	0.12	6	0	0.10	6	0.01
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.30	0.32	56	0.23	0.27	59	0.36	0.32	64	0.51
90+ days past due assets .....	0.10	0.10	71	0.20	0.10	83	0.07	0.10	64	0.08
Nonaccrual assets .....	0.05	0.39	3	0.07	0.59	3	0.06	0.47	5	0.07
30+ days past due and nonaccrual assets .....	0.45	0.88	24	0.50	1.04	21	0.48	0.97	23	0.66
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.08	0.32	10	0.13	0.43	11	0.06	0.36	7	0.08
90+ days past due and nonaccrual assets + other real estate owned .....	0.10	0.34	13	0.15	0.46	11	0.07	0.37	7	0.09
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.08	0.38	8	0.09	0.52	4	0.07	0.41	4	0.09
Allowance for loan and lease losses .....	14.68	57.44	8	15.47	67.93	6	12.63	62.64	3	14.28
Equity capital + allowance for loan and lease losses .....	1.55	3.52	22	1.11	4.43	6	0.87	3.60	7	1.01
Tier 1 capital + allowance for loan and lease losses.....	1.01	3.97	9	1.13	5.28	6	0.86	4.30	6	1.05
Loans and leases + other real estate owned .....	0.15	0.63	7	0.18	0.88	6	0.14	0.71	4	0.16

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.30	0.26	65	0.23	0.24	57	0.37	0.26	71	0.57	0.39	74	0.58	0.38	80
	90+ days past due .....		0.04	0.11	62	0.08	0.12	73	0.03	0.12	62	0.05	0.16	60	0.11	0.16	68
	Nonaccrual.....		0.05	0.45	6	0.07	0.65	7	0.06	0.52	8	0.08	0.76	7	0.04	0.46	8
Commercial and industrial	30–89 days past due .....		0.80	0.28	90	0.29	0.17	79	0.42	0.24	77	0.12	0.23	42	0.58	0.31	81
	90+ days past due .....		1.21	0.03	99	0	0.02	35	0.04	0.04	73	0.07	0.03	77	0.06	0.05	68
	Nonaccrual.....		0.02	0.46	9	0.15	0.64	13	0.21	0.57	23	0	0.75	3	0.34	0.83	25
Individuals	30–89 days past due .....		0.23	0.70	21	0.22	0.55	29	0.28	0.63	31	0.28	0.83	20	0.38	0.83	26
	90+ days past due .....		0.20	0.07	81	0.14	0.07	78	0.18	0.09	78	0.26	0.14	79	0.28	0.17	76
	Nonaccrual.....		0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	9	0	0.17	25
Depository institution loans	30–89 days past due .....			0.01			0			0.01			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due .....			0.10			0.16			0.07			0.17		0	0.24	26
	90+ days past due .....			0			0			0			0		0	0	42
	Nonaccrual.....			0.36			0.69			0.70			0.49		0	0.67	22
Foreign governments	30–89 days past due .....			0			0.01			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.07	0.11	66	0.13	0.11	67	0.12	0.12	70	0.07	0.18	54	0.08	0.20	49
	90+ days past due .....		0.91	0.01	99	2.76	0.01	99	0.81	0.01	98	0.64	0.01	98	0.46	0.01	97
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.13	0.39	24	0.09	0.35	18	0.08	0.46	4	0.58	0.65	58	0.46	0.67	40
1–4 family	30–89 days past due .....	0.05	0.22	62	0.06	0.27	59	0.05	0.24	59	0.06	0.33	57	0.09	0.31	59
	90+ days past due .....	0.02	0.61	3	0.03	0.82	3	0.02	0.71	3	0.04	0.89	4	0.05	0.73	1
Revolving	30–89 days past due .....	0.48	0.26	81	0.68	0.29	87	0.43	0.28	71	0.59	0.48	63	0.80	0.45	83
	90+ days past due .....	0.04	0.02	82	0.06	0.02	84	0.04	0.02	80	0.18	0.03	90	0.07	0.05	75
	Nonaccrual .....	0	1.15	4	0	1.05	5	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30–89 days past due .....	0.11	0.42	24	0.06	0.36	15	0.06	0.49	5	0.58	0.65	55	0.43	0.70	37
	90+ days past due .....	0.05	0.25	62	0.06	0.29	59	0.05	0.26	59	0.06	0.38	57	0.09	0.35	59
	Nonaccrual .....	0.02	0.60	3	0.03	0.77	3	0.02	0.67	3	0.04	0.87	4	0.05	0.70	4
Junior lien	30–89 days past due .....	0	0.01	48	0	0.01	40	0	0.01	32	0.03	0.02	73	0.01	0.02	33
	90+ days past due .....	0	0	77	0	0	76	0	0	36	0	0	73	0	0	29
	Nonaccrual .....	0	0.02	25	0	0.04	18	0	0.03	21	0	0.04	19	0.01	0.04	23
Commercial real estate	30–89 days past due .....	0.53	0.16	89	0.45	0.14	86	0.79	0.15	96	0.56	0.26	82	0.79	0.18	95
	90+ days past due .....	0.02	0.01	79	0.11	0.01	95	0	0.01	62	0.04	0.02	82	0.15	0.03	90
	Nonaccrual .....	0.10	0.32	25	0.13	0.52	18	0.11	0.38	21	0.15	0.62	14	0.03	0.23	14
Construction and development	30–89 days past due .....	1.56	0.22	91	1.19	0.12	94	1.92	0.17	96	1.16	0.28	89	1.70	0.28	93
	90+ days past due .....	0.05	0.01	89	0.53	0.01	98	0	0.01	38	0.02	0.01	85	0.64	0.02	98
	Nonaccrual .....	0	0.16	14	0	0.36	14	0	0.20	15	0	0.41	11	0	0.20	26
1–4 family	30–89 days past due .....	0.64	0.02	97	0.55	0.02	96	0.41	0.02	97	0.61	0.03	98	0.69	0.06	98
	90+ days past due .....	0	0	47	0.11	0	98	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	0.92	0.17	89	0.64	0.07	92	1.51	0.13	94	0.55	0.22	81	1.01	0.20	91
	90+ days past due .....	0.05	0.01	89	0.42	0	98	0	0	41	0.02	0	90	0.64	0.01	98
	Nonaccrual .....	0	0.13	16	0	0.29	15	0	0.16	18	0	0.35	12	0	0.17	30
Multifamily	30–89 days past due .....	0.12	0.04	83	0	0.06	28	1.02	0.07	96	0	0.09	22	0	0.08	19
	90+ days past due .....	0	0	45	0.02	0	94	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due .....	0.34	0.13	85	0.35	0.14	82	0.37	0.13	85	0.49	0.23	80	0.62	0.14	95
	90+ days past due .....	0.02	0.01	81	0	0.01	63	0	0.01	70	0.05	0.02	84	0	0.03	22
	Nonaccrual .....	0.16	0.39	34	0.21	0.66	21	0.18	0.45	31	0.24	0.80	22	0.06	0.28	15
Owner Occupied	30–89 days past due .....	0.15	0.04	93	0.17	0.04	89	0.26	0.04	96	0.26	0.07	92	0.17	0.07	88
	90+ days past due .....	0.02	0	90	0	0	75	0	0	81	0.05	0	92	0	0.01	26
	Nonaccrual .....	0	0.14	13	0	0.25	4	0	0.17	5	0	0.27	5	0.05	0.16	28
Other	30–89 days past due .....	0.19	0.08	78	0.18	0.09	79	0.10	0.08	78	0.23	0.14	73	0.44	0.07	95
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	0.16	0.21	52	0.21	0.40	45	0.18	0.23	55	0.24	0.44	44	0.01	0.10	20
Farmland	30–89 days past due .....	17.51	0.11	99	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due .....	0.23	1.02	12	0.19	0.63	21	0.30	0.81	18	0.28	0.95	20	0.37	1.19	14
	90+ days past due .....	0.24	0.44	40	0.17	0.39	41	0.20	0.45	36	0.32	0.63	33	0.35	0.78	35
	Nonaccrual .....	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	151,116	140,132	155,170	132,523	108,517										
Retained earnings .....	1,959,245	1,813,098	1,892,532	1,749,199	1,674,718										
Accumulated other comprehensive income (AOCI) .....	-799,527	22,298	-32,542	58,979	38,319										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,310,834	1,975,528	2,015,160	1,940,701	1,821,554										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	12,863	12,969	12,916	13,022	13,128										
Accumulated other comprehensive income-related adjustments .....	-799,527	22,298	-32,542	58,979	38,319										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,097,498	1,940,261	2,034,786	1,868,700	1,770,107										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,097,498	1,940,261	2,034,786	1,868,700	1,770,107										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	17,881	20,767	20,302	21,730	21,535										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	17,881	20,767	20,302	21,730	21,535										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	17,881	20,767	20,302	21,730	21,535										
<b>Tier 1 Capital</b> .....	2,115,379	1,961,028	2,055,088	1,890,430	1,791,642										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	168,353	159,342	156,337	148,157	113,806										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	168,353	159,342	156,337	148,157	113,806										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	168,353	159,342	156,337	148,157	113,806										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,283,732	2,120,370	2,211,425	2,038,587	1,905,448										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	29,426,728	26,185,768	27,969,169	23,816,650	19,675,376										
Less: Deductions from common equity tier 1 capital .....	12,863	12,969	12,916	13,022	13,128										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	29,413,865	26,172,799	27,956,253	23,803,628	19,662,248										
Total risk-weighted assets .....	15,786,680	13,083,147	14,313,118	11,846,360	10,727,020										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	13.29	11.85	77	14.83	12.66	82	14.22	12.37	79	15.77	12.35	86	16.50	12.11	90
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	13.40	12.53	71	14.99	13.44	76	14.36	13.11	73	15.96	13.08	84	16.70	12.78	88
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	14.47	14.37	62	16.21	15.42	73	15.45	14.91	64	17.21	15.23	82	17.76	14.36	86
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	7.19	9.08	9	7.49	9.11	11	7.35	8.98	13	7.94	9.13	14	9.11	9.76	37
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		353,216			345,388			349,685			342,745			325,116		2.27	43.99

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
<b>Analysis Ratios</b>																			
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37				
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47						
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53						
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26						
Insurance activities revenue / Adjusted operating income .....	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11				
Premium income / Insurance activities revenue .....	3.08			3.14			2.76			2.84			7.32						
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91						
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09						
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39				
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86						
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13						
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61						
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	15.55	12.13	61	16.33	11.54	67	15.85	12	62	16.80	11.03	74	17.10	11.51	72				
<b>Broker-Dealer Activities</b>					0			0			0			0					
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets .....		0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	143,501	127,503	122,041	133,368	144,344
Real estate loans.....	143,501	127,488	122,041	133,351	144,344
Commercial and industrial loans .....	0	15	0	17	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	143,501	127,503	122,041	133,368	144,344
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18				27.03
Commercial and industrial loans .....		0.61			1.03			0.79			0.64				0.29
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....	12.55	11.61	62	-7.72	-1.19	38	-8.49	6.83	34	-7.60	-2.40	42	-8.60	22.48	31
Total selected assets.....	12.55	18.50	64	-7.72	3.19	33	-8.49	9.48	28	-7.60	2.04	33	-8.60	12.40	29
Deposits .....		-4.80			9.07			0.73			3.46				10.36

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0.30	0.34	0.31	0.35	0.35	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	124,431	88,463	171,771	198,713	216,382	40.66	101.99
Dividends .....	122,500	80,000	155,000	181,400	200,500	53.13	122.73
Interest .....	0	0	0	0	0	0	0
Management and service fees .....	0	6,616	13,090	13,559	12,029	-100.00	-100.00
Other income .....	1,931	1,847	3,681	3,754	3,853	4.55	0.63
Income from nonbank subsidiaries .....	0	0	0	0	13		-100.00
Dividends .....	0	0	0	0	13		-100.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	124,431	88,463	171,771	198,713	216,395	40.66	101.76
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	185	2,406	3,670	1,740	1,369	-92.31	-63.22
Total operating income .....	124,616	90,869	175,441	200,453	217,764	37.14	100.42
<b>Operating Expenses</b>							
Personnel expenses .....	19,245	23,473	40,937	36,550	33,507	-18.01	48.12
Interest expense .....	0	44	64	89	89	-100.00	-100.00
Other expenses .....	11,798	10,597	22,346	22,493	25,477	11.33	-5.43
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	31,043	34,114	63,347	59,132	59,073	-9.00	21.29
Income (loss) before taxes .....	93,573	56,755	112,094	141,321	158,691	64.87	155.78
Applicable income taxes (credit) .....	-7,908	-6,453	-12,422	-11,702	-11,641		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	101,481	63,208	124,516	153,023	170,332	60.55	129.49
Equity in undistributed income of subsidiaries .....	61,604	79,599	184,913	84,665	100,468	-22.61	4.04
Bank subsidiaries .....	61,604	79,599	184,913	84,665	100,468	-22.61	4.04
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	163,085	142,807	309,429	237,688	270,800	14.20	57.67
<b>Memoranda</b>							
Bank net income .....	184,104	159,599	339,913	266,065	300,968	15.35	61.19
Nonbank net income .....	0	0	0	0	13		-100.00
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	1,241,143	89.16	1,905,503	92.26	1,957,880	92.83	1,862,545	1,758,993	-34.87	-14.91	
Common and preferred stock .....	1,209,833	86.91	1,870,926	90.59	1,915,214	90.81	1,821,855	1,716,605	-35.34	-15.37	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	31,310	2.25	34,577	1.67	42,666	2.02	40,690	42,388	-9.45	8.25	
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0	-100.00	
Common and preferred stock .....	0	0	0	0	0	0	0	0	0	-100.00	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	-100.00	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0	0	
Common and preferred stock .....	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0	0	
Other receivables .....	0	0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	8,826	0.63	8,874	0.43	9,222	0.44	9,877	9,173	-0.54		
Securities .....	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	70,052	5.03	77,829	3.77	68,555	3.25	83,600	63,713	-9.99	70.87	
Cash and due from unrelated depository institution .....	2,000	0.14	2,000	0.10	2,000	0.09	2,000	2,000	0.00	-33.33	
Premises, furnishings, fixtures and equipment .....	46,385	3.33	48,814	2.36	47,262	2.24	50,513	54,005	-4.98	-20.89	
Intangible assets .....	6,322	0.45	6,322	0.31	6,322	0.30	6,322	6,322	0.00	0.00	
Other assets .....	17,300	1.24	15,994	0.77	17,907	0.85	15,247	13,111	8.17	41.83	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	1,392,028	100.00	2,065,336	100.00	2,109,148	100.00	2,030,104	1,907,317	-32.60	-11.97	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0	-100.00	
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0	0		
Other liabilities .....	42,695	3.07	47,684	2.31	52,571	2.49	45,962	41,773	-10.46	41.46	
Balance due to subsidiaries and related institutions .....	20,618	1.48	21,357	1.03	21,115	1	21,711	22,455	-3.46	-72.88	
Total liabilities .....	63,313	4.55	69,041	3.34	73,686	3.49	67,673	64,228	-8.30	-42.42	
Equity Capital .....	1,328,715	95.45	1,996,295	96.66	2,035,462	96.51	1,962,431	1,843,089	-33.44	-9.69	
Perpetual preferred stock (income surplus) .....	17,881	1.28	20,767	1.01	20,302	0.96	21,730	21,535	-13.90	30.80	
Common stock .....	114,106	8.20	103,158	4.99	112,579	5.34	90,073	70,317	10.61	169.09	
Common surplus .....	37,010	2.66	36,974	1.79	42,591	2.02	42,450	38,200	0.10	64.84	
Retained earnings .....	1,959,245	140.75	1,813,098	87.79	1,892,532	89.73	1,749,199	1,674,718	8.06	45.80	
Accumulated other comprehensive income .....	-799,527	-57.44	22,298	1.08	-32,542	-1.54	58,979	38,319			
Other equity capital components .....	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,392,028	100.00	2,065,336	100.00	2,109,148	100.00	2,030,104	1,907,317	-32.60	-11.97	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	20,563	1.48	21,322	1.03	20,945	0.99	21,697	22,415	-3.56	-14.60	
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0	-100.00	
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0	0	-100.00	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	18.99	10.52	93	14.37	12.64	66	15.96	11.94	83	12.85	7.29	89	15.28	9.68	93
Bank net income / Average equity investment in banks .....	23.99	11.07	96	17.42	12.37	86	18.28	11.80	88	15.13	7.45	93	18	10.51	90
Nonbank net income / Average equity investment in nonbanks .....		10.05			13.40			13.12			9.75		7	7.89	61
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income .....	112.89	98.83	90	111.76	96.24	93	109.85	96.79	89	111.94	88.16	85	111.14	82.22	88
Nonbank net income / Parent net income .....	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	22
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	4.76	17.48	22	3.46	16.87	18	3.62	16.81	20	3.45	20.06	17	3.48	20.43	18
Total debt / Equity capital .....	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value .....	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital .....	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	91.05	103.92	4	93.72	103.07	9	94.09	103.22	7	92.84	102.81	7	93.14	103.22	7
Total investment in subs / Equity capital .....	93.41	109.01	3	95.45	108.26	7	96.19	108.40	6	94.91	110.16	5	95.44	111.07	3
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.36	0.41	12	-0.44	0.25	11	-0.39	0.29	11	-0.59	0.47	11	-0.47	0.36	11
Equity investment in subs – equity cap / Net income-div (X) .....		1.23			0.83			1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	123.89	126.15	52	89.23	138.64	28	87.98	152.85	20	101.81	136.59	32	126.15	177.68	33
Cash from ops + noncash items + op expense / Op expense + dividend .....	131.61	116.54	60	100.92	130.64	35	95.57	154.48	21	111.47	147.24	35	135.18	190.27	32
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	103.09	92.87	63	96.68	103.17	46	94.91	98.54	39	111.40	134.08	47	107.77	116.34	48
Pretax operating income + interest expense / Interest expense .....	1,457.38			29,088.64	1,479.01	99	75,246.88	1,835.33	99	58,887.64	2,016.32	99	78,404.49	1,968.54	98
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,417.74		29,088.64	1,667.11	99	75,246.88	1,770.77	99	58,887.64	1,539.23	99	30,617.50	1,632.83	96
Dividends + interest from subsidiaries / Interest expense + dividends .....	158.23	140.52	64	103.46	153.06	35	100.18	174.12	23	118.09	150.43	41	158.14	210.80	38
Fees + other income from subsidiaries / Salary + other expenses .....	6.22	10.93	69	24.84	12.78	76	26.50	11.92	78	29.32	13.95	75	26.93	16.52	72
Net income / Current part of long-term debt + preferred dividends (X) .....	576.27	28.68	96	457.71	41.77	93	503.96	47.61	93	394.18	35.64	93	485.30	57.11	92
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	5.56	3.32	71	4.16	3.64	59	3.72	3.44	56	4.86	3.85	63	4.29	2.64	69
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....	0	0.36	46	0	0.21	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual .....	0	0.76	42	0	0.96	44	0	0.92	42	0	1.03	40	0	0.54	40
Total .....	0	1.12	39	0	1.17	41	0	1.09	39	0	1.13	37	0	0.58	34
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	76.29	82.17	56	122.26	78.46	83	124.21	66.37	88	100.33	81.10	73	74.39	57.84	72
Dividends declared / Net income .....	47.47	34	78	54.11	25.30	96	49.98	28.27	90	64.59	42.29	83	46.79	33.08	77
Net income – dividends / Average equity.....	9.97	7.04	79	6.59	9.64	28	7.98	8.62	48	4.55	4.14	55	8.13	6.46	72
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	158.23	128.25	65	103.52	139.49	40	100.22	155.92	28	118.16	132.17	47	158.24	178.13	46
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0.01	7.53	38
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	158.23	168.66	59	103.52	193.08	31	100.22	203.53	19	118.16	174.85	32	158.25	260.40	32
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	66.54	43.08	69	50.13	36.56	66	45.60	45.96	45	68.18	60.28	57	66.62	66.55	50
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.85	38	4.15	0.90	85	3.85	0.88	85	5.10	1.47	83	4	1.55	81
Other income from bank subsidiaries.....	1.05	0	96	1.16	0	97	1.08	0	98	1.41	0	98	1.28	0	98
Operating income from bank subsidiaries .....	67.59	46.71	68	55.43	38.35	67	50.53	51.33	49	74.69	62.88	60	71.90	69.36	51
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63			56.39		100	82.95	65
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38		0	20.25	26
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37			0.86		0	1.92	38
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16		0	1.06	43
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22			79.84		100	150.41	51
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	98.30	65.33	65	88.04	67.82	42	88.35	74.16	38	90.50	69.76	44	92.07	67.32	48
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.33	38	7.28	2.08	84	7.46	1.44	86	6.76	1.87	83	5.52	1.81	82
Other income from bank subsidiaries.....	1.55	0.03	94	2.03	0.02	95	2.10	0.02	96	1.87	0.04	94	1.77	0.03	95
Operating income from bank subsidiaries .....	99.85	75.26	66	97.35	81.78	46	97.91	83.13	46	99.13	82.20	64	99.37	78.80	69
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0.01	2.65	39
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0.01	7.29	23
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....		28.16			28.31			26.38			27.08			28.33	